

United States Bankruptcy Court
Eastern District of New YorkIn re:
Amanda E Laineste
DebtorCase No. 18-43495-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 36

Date Rcvd: Sep 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2018.

db #Amanda E Laineste, 89 Green Valley Rd, Staten Island, NY 10312-1826
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9294421 Advantagecare Physicians, I C Systems Inc, 444 Highway 96 E, Saint Paul, MN 55127-2557
9294438 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
9294451 US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
9294452 US Dept of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Ln,
Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 20 2018 18:30:22
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Sep 20 2018 18:30:03
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9294422 +E-mail/Text: bk@avant.com Sep 20 2018 18:30:11 Avant, 222 N La Salle St Ste 170,
Chicago, IL 60601-1101
9294423 E-mail/Text: bk@avant.com Sep 20 2018 18:30:11 Avant Credit, Inc, Attention Bankruptcy,
PO Box 9183380, Chicago, IL 60691-3380
9294425 EDI: BANKAMER.COM Sep 20 2018 22:23:00 Bk of Amer, PO Box 982238,
El Paso, TX 79998-2238
9294424 EDI: BANKAMER.COM Sep 20 2018 22:23:00 Bank of America, NC4-105-03-14, PO Box 26012,
Greensboro, NC 27420-6012
9294426 EDI: CCS.COM Sep 20 2018 22:23:00 CCS, PO Box 55126, Boston, MA 02205-5126
9294427 EDI: CHASE.COM Sep 20 2018 22:23:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
9294428 EDI: CHASE.COM Sep 20 2018 22:23:00 Chase Card Services, Attn: Correspondence Dept,
PO Box 15298, Wilmington, DE 19850-5298
9294429 E-mail/Text: bankruptcy@firstelectronic.com Sep 20 2018 18:30:29 First Electronic Bank,
Attn: Bankruptcy, 2150 S 1300 E Ste 400, Salt Lake City, UT 84106-4336
9294430 EDI: PHINGENESIS Sep 20 2018 22:23:00 Gbs/First Electronic B, PO Box 4499,
Beaverton, OR 97076-4499
9294431 EDI: IIC9.COM Sep 20 2018 22:23:00 I C System Inc, PO Box 64378,
Saint Paul, MN 55164-0378
9294432 EDI: IIC9.COM Sep 20 2018 22:23:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
9294433 EDI: CBSKOHL.S.COM Sep 20 2018 22:23:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
Milwaukee, WI 53201-3043
9294434 +EDI: CBSKOHL.S.COM Sep 20 2018 22:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
9294435 EDI: NAVIENTFKASMSERV.COM Sep 20 2018 22:23:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
9294436 EDI: NAVIENTFKASMSERV.COM Sep 20 2018 22:23:00 Navient, Attn: Bankruptcy, PO Box 9500,
Wilkes Barre, PA 18773-9500
9294437 EDI: RMSC.COM Sep 20 2018 22:23:00 Paypal credit svcs-Syncb, PO Box 960080,
Orlando, FL 32896-0080
9294439 EDI: RMCB.COM Sep 20 2018 22:23:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
9294440 EDI: RMSC.COM Sep 20 2018 22:23:00 Syncb/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
9294441 EDI: RMSC.COM Sep 20 2018 22:23:00 Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
9294442 EDI: RMSC.COM Sep 20 2018 22:23:00 Syncb/paypal Extras Mc, PO Box 965005,
Orlando, FL 32896-5005
9294443 EDI: RMSC.COM Sep 20 2018 22:23:00 Synchrony Bank/ Jc Penneys, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
9294444 EDI: RMSC.COM Sep 20 2018 22:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
9294445 EDI: RMSC.COM Sep 20 2018 22:23:00 Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
9294448 EDI: TFSR.COM Sep 20 2018 22:23:00 Toyota Motor Credit, PO Box 8026,
Cedar Rapids, IA 52408-8026
9294446 EDI: WTRRN.BANK.COM Sep 20 2018 22:23:00 Target, C/O Financial & Retail Srvs Mailstopn BT,
PO Box 9475, Minneapolis, MN 55440-9475
9294447 EDI: WTRRN.BANK.COM Sep 20 2018 22:23:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
9294449 EDI: TFSR.COM Sep 20 2018 22:23:00 Toyota Motor Credit Co, PO Box 9786,
Cedar Rapids, IA 52409-0004

TOTAL: 29

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9294450* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, PO Box 8026,
 Cedar Rapids, IA 52408-8026)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
 theston@windelsmarx.com;tmoss@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
 Kevin B Zazzera on behalf of Debtor Amanda E Laineste kzazz007@yahoo.com
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Amanda E Laineste**Social Security number or ITIN **xxx-xx-1209**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-43495-nhl****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Amanda E Laineste
aka Amanda Beckett, aka Amanda Wood

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: September 20, 2018

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.